Fill in this information to identify the case:

Debtor 1 Shawn D. Gardiner

Debtor 2 ______________________

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 23-11275-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MILL CITY MORTGAGE LOAN TRUST 2018-3

Court claim no. (if known): 14-2

Last 4 digits of any number you use to identify the debtor's account: 9374

Date of payment change: 6/1/2024
Must be at least 21 days after date of this notice

New total payment: $1,911.37
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No.
- ■ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
  ____

Current escrow payment: $356.45 **New escrow payment:** $467.07

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ■ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:
  ____

Current interest rate: **New interest rate:**

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ■ No
- ☐ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

  Reason for change: ____

Current mortgage payment **New mortgage payment:**

Debtor 1 Shawn D. Gardiner
Print Name Middle Name Last Name

Case number *(if known)* 23-11275-amc

Part 4:	**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

■ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Shellie A. Labell
Signature

Date 04/25/2024

Print Shellie A. Labell
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 07004
City State ZIP Code

Contact Phone 470-321-7112

Email slabell@raslg.com

The Creditor has conducted an analysis of this loan and determined that adjustments are necessary to account for prior post-petition payment changes that were not disclosed to the Debtor, Trustee and Court under Federal Rule of Bankruptcy Procedure 3002.1(b). The Creditor's adjustments give the Debtor the benefit of any differences in payment amount for changes that were not disclosed, in the form of either credits or waivers equal to such differences in payment amount, as applicable.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 30, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Shawn D. Gardiner
1015 E Durham St
Philadelphia, PA 19150-3418

And via electronic mail to:

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

By: /s/ Lyndzey Mohar

shellpoint
A DIVISION OF newrez

Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

[redacted]

Analysis Date: March 13, 2024
Loan: [redacted]

HELEN JOHNSON
SHAWN GARDINER
1015 E DURHAM ST
PHILADELPHIA PA 19150

Property Address:
1015 E DURHAM ST
PHILADELPHIA, PA 19150

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Jun 01, 2024
P & I Pmt:	$1,444.30	$1,444.30
Escrow Pmt:	$413.23	$467.07
Other Funds Pmt:	$0.00	$0.00
Asst. Pmt (-):	$0.00	$0.00
Reserve Acct Pmt:	$0.00	$0.00
Total Payment	$1,857.53	$1,911.37

Prior Esc Pmt	June 01, 2023
P & I Pmt:	$1,444.30
Escrow Pmt:	$413.23
Other Funds Pmt:	$0.00
Asst. Pmt (-):	$0.00
Resrv Acct Pmt:	$0.00
Total Payment	$1,857.53

Escrow Balance Calculation	
Due Date:	December 01, 2023
Escrow Balance:	$956.48
Anticipated Pmts to Escrow:	$2,479.38
Anticipated Pmts from Escrow (-):	$0.00
Anticipated Escrow Balance:	$3,435.86

Shortage/Overage Information	Effective Jun 01, 2024
Upcoming Total Annual Bills	$5,604.79
Required Cushion	$934.13
Required Starting Balance	$1,868.22
Escrow Shortage	$0.00
[redacted]	[redacted]

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 934.13. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 934.13 or 1/6 of the anticipated payment from the account.

*** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from June 2023 to May 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Payments to Escrow Actual	Payments From Escrow Anticipated	Payments From Escrow Actual		Description	Escrow Balance Required	Escrow Balance Actual
						Starting Balance	1,652.97	(4,908.30)
Jun 2023	413.23				*		2,066.20	(4,908.30)
Jul 2023	413.23				*		2,479.43	(4,908.30)
Jul 2023		413.23			*	Escrow Only Payment	2,479.43	(4,495.07)
Aug 2023	413.23				*		2,892.66	(4,495.07)
Aug 2023				413.23	*	Escrow Only Payment	2,892.66	(4,908.30)
Sep 2023	413.23				*		3,305.89	(4,908.30)
Sep 2023		413.23			*	Escrow Only Payment	3,305.89	(4,495.07)
Oct 2023	413.23	2,479.38			*		3,719.12	(2,015.69)
Oct 2023		2,015.69			*	Escrow Only Payment	3,719.12	0.00
Nov 2023	413.23				*		4,132.35	0.00
Dec 2023	413.23				*		4,545.58	0.00
Jan 2024	413.23				*		4,958.81	0.00
Jan 2024				1,938.72	*	Hazard	4,958.81	(1,938.72)
Feb 2024	413.23		1,292.72		*	Hazard	4,079.32	(1,938.72)
Feb 2024				3,666.07	*	City Tax	4,079.32	(5,604.79)
Mar 2024	413.23		3,666.08		*	City Tax	826.47	(5,604.79)
Apr 2024	413.23				*		1,239.70	(5,604.79)
May 2024	413.23				*		1,652.93	(5,604.79)
						Anticipated Transactions	1,652.93	(5,604.79)
May 2024		2,479.38 P						(3,125.41)
	$4,958.76	$7,800.91	$4,958.80	$6,018.02				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Shellpoint Mortgage Servicing
For Inquiries: (800) 365-7107

Analysis Date: March 13, 2024
Loan: [redacted]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account
Your unpaid pre-petition escrow Amount is $6,561.27. This amount has been removed from the projected starting balance.

Original Pre-Petition Amouont $6,561.27, Paid Pre-Petition Amount $0.00, Remaining Pre-Petition Amount $6,561.27.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	3,435.86	1,868.22
Jun 2024	467.07			3,902.93	2,335.29
Jul 2024	467.07			4,370.00	2,802.36
Aug 2024	467.07			4,837.07	3,269.43
Sep 2024	467.07			5,304.14	3,736.50
Oct 2024	467.07			5,771.21	4,203.57
Nov 2024	467.07			6,238.28	4,670.64
Dec 2024	467.07			6,705.35	5,137.71
Jan 2025	467.07			7,172.42	5,604.78
Feb 2025	467.07	1,938.72	Hazard	5,700.77	4,133.13
Mar 2025	467.07	3,666.07	City Tax	2,501.77	934.13
Apr 2025	467.07			2,968.84	1,401.20
May 2025	467.07			3,435.91	1,868.27
	$5,604.84	$5,604.79			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,435.86. Your starting balance (escrow balance required) according to this analysis should be $1,868.22. [redacted]

We anticipate the total of your coming year bills to be 5,604.79. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	$467.07
Surplus Reduction:	$0.00
Shortage Installment:	$0.00
Rounding Adjustment Amount:	$0.00
Escrow Payment:	$467.07

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loar This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicabl bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against t collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan If you want to request information about your lo or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826